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| Attorney Docket Numb | ber JBF02  |  |  |
|----------------------|--|--|--|
| First Named Inventor | RAYMOND A. JOAO  |  |  |
| COMPLETE IF KNOWN    |  |  |  |
| Application Number   |  |  |  |
| Filing Date          | JUNE 4, 2001   |  |  |
| Group Art Unit       |  |  |  |
| Examiner Name        |  |  |  |
|                      | First Named Inventor  COMPLE Application Number Filing Date Group Art Unit |  |  |

| As a below named inventor, I he   | reby declare that:   |  |  |  |                                    |
|---|--|--|--|--|------------------------------------|
| My residence, mailing address, and  | d citizenship are as state   | ed below next to my nam                                | ne.  |  |                                    |
| I believe I am the original, first and names are listed below) of the sub   | sole inventor (if only on<br>ject matter which is clair                            | ne name is listed below) o<br>med and for which a pate | or an original, first<br>ent is sought on th | t and joint inventor<br>ne invention entitle | (if plural<br>ed:                  |
| FINANCIAL TRANSA<br>AUTHORIZATION, N<br>METHOD  |  |  |  |  |                                    |
|   |  |  | _  |  |                                    |
|   | (Title of t  | he Invention)  |  |  |                                    |
| the specification of which  |  |  |  |  |                                    |
| X is attached hereto  |  |  |  |  |                                    |
| OR was filed on (MM/DD/YYYY) as United States Application Number or PCT International   |  |  |  |  |                                    |
| Application Number  | and was a  | amended on (MM/DD/YY                                   | YY)  |  | (if applicable).                   |
| I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.  |  |  |  |  |                                    |
| I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application. |  |  |  |  |                                    |
| I hereby claim foreign priority bene<br>or plant breeder's rights certificate<br>than the United States of Americ<br>patent, inventor's or plant breeder<br>application on which priority is clair  | e(s), or 365(a) of any F<br>a, listed below and hav<br>'s rights certificate(s), c | PCT international applica<br>we also identified below. | ation which desig<br>by checkina the         | nated at least one<br>box, any foreign       | e country other<br>application for |
| Prior Foreign Application<br>Number(s)  | Country  | Foreign Filing Date<br>(MM/DD/YYYY)                    | Priority<br>Not Claimed                      | Certified Cop<br>YES                         | oy Attached?                       |
|   |  |  |  |  |                                    |
| Additional foreign application  | numbers are listed on a  | l<br>supplemental priority da                          | ita sheet PTO/SB                             | Ll<br>B/02B attached her                     | reto:                              |

[Page 1 of 2]

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# 

# **DECLARATION** — Utility or Design Patent Application

| Direct all correspondence to: Customer Number or Bar Code Label OR X Correspondence address below   |                          |                           |                       |  |
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| Name RAYMOND A. JOAO, ESQ.  |                          |                           |                       |  |
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| I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. |                          |                           |                       |  |
| NAME OF SOLE OR FIRST INVENTOR :  | A petition h             | as been filed for this un | signed inventor       |  |
| Given Name RAYMOND ANTHONY Family Name JOAO (first and middle [if any]) or Surname  |                          |                           |                       |  |
| Inventor's Raymal anthony Jon Date 6/6/6/   |                          |                           |                       |  |
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| Inventor's Signature Richard Book Date 6/6/01   |                          |                           |                       |  |
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| X Additional inventors are being named on the 1 supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.  |                          |                           |                       |  |

| Please type a plus sign (+) inside this box | + |
|---|---|
|---|---|

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# **DECLARATION**

ADDITIONAL INVENTOR(S)
Supplemental Sheet
Page \_ 1 of \_ 1

| lame of Additional Joint Inventor, if any:  A petition has been filed for this unsigned inventor |            |                   |                           |          |                     |  |
|--|------------|-------------------|---------------------------|----------|---------------------|--|
| Given Name (first and middle [if any   | <u>(I)</u> |                   | Family Nam                | e or Si  | urname              |  |
| MICHAEL ROBERT   |            |                   | FO                        | ζ        |                     |  |
| Inventor's Signature   |            |                   |                           |          | Date 6/5/6/         |  |
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| Name of Additional Joint Inventor, if a  | ny:        |                   | A petition has been filed | for this | s unsigned inventor |  |
| Given Name (first and middle [if any   | 1)         | $\Box$            | Family Name               | e or Su  | urname              |  |
|  |            |                   |                           |          |                     |  |
| Inventor's Signature Date  |            |                   |                           |          | Date                |  |
| Residence: City  | State      | Country           |                           |          | Citizenship         |  |
| Mailing Address  |            |                   |                           |          |                     |  |
| Mailing Address  |            |                   |                           |          |                     |  |
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| Name of Additional Joint Inventor, if a  |            |                   |                           |          |                     |  |
|  |            |                   | -                         |          |                     |  |
| Given Name (first and middle [if any]) Family Name or Surname                                    |            |                   |                           |          |                     |  |
| Inventor's   |            |                   |                           |          |                     |  |
| Signature  |            |                   | <del></del>               | Date     |                     |  |
| Residence: City  | State      | Country           |                           |          | Citizenship         |  |
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| Mailing Address  |            |                   |                           |          |                     |  |
| City   | State ZIP  |                   | ZIP                       | Cor      | Country             |  |

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO, ET AL.

SERIAL NO.: PLEASE ASSIGN

FILED : CONCURRENTLY HEREWITH

FOR : FINANCIAL TRANSACTION AND/OR WIRELESS

COMMUNICATION DEVICE AUTHORIZATION, NOTIFICATION

AND/OR SECURITY APPARATUS AND METHOD

EXAMINER : GROUP :

Assistant Commissioner for Patents Box Patent Application Washington, D.C. 20231

### POWER OF ATTORNEY

Sir:

The undersigned applicants for the above-identified U.S. Patent Application hereby appoint Raymond A. Joao, Reg. No. 35,907, as Attorney to prosecute the application identified above, and to transact all business in the

United States Patent and Trademark Office connected therewith.

Respectfully Submitted,

RAYMOND A. JOAO Reg. No. 35,907

ROBERT R. BOCK

Míchael r. fox

June 6, 2001

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